

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 09-51681

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth Nicole Stachowski
fka Elizabeth Browning
26 Beagle Gap Run
Waynesboro, VA 22980

Social Security / Individual Taxpayer ID No.:

xxx-xx-7994

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/26/10

Ross W Krumm
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0423-5
Case: 09-51681

User: morrisl
Form ID: bl8

Page 1 of 1
Total Noticed: 25

Date Rcvd: Jan 26, 2010

The following entities were noticed by first class mail on Jan 28, 2010.

db +Elizabeth Nicole Stachowski, 26 Beagle Gap Run, Waynesboro, VA 22980-9371
2960621 Augusta Health Care, Inc, 64 Sports Medicine Drive, Fishersville, VA 22939
2960622 +Augusta Medical Center, 96 Medical Center Drive, Fishersville, VA 22939
2960623 Bank of America, PO Box 1758, Newark, NJ 07101-1758
2960625 +CCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272
2960626 +Dell Corporate Headquarters, Attn: Customer Bankruptcy, One Dell Way,
Round Rock, TX 78682-7000
2960627 +Dell Financial Services, Attn: Bankruptcy Dept., 12234 North IH 35, Austin, TX 78753-1724
2960628 +Edith Combs, 45 Mike Mountain Lake, Waynesboro, VA 22980-7013
2960629 +Emporia Credit Services, 326 S Main Street, Emporia, VA 23847-2028
2960633 JL Walston & Assoc., 326 S Main Street, Emporia, VA 23847-2028
2960634 Julia C. Dudley, Acting U.S. Attorney, Western District of Virginia, PO Box 1709,
Roanoke, VA 24008-1709
2960635 +Law Office of Harold E. Scherr, 1064 Greenwood Boulevard, Suite 328, Lake Mary, FL 32746-5419
2960636 +Law Office of Harold Scherr, Attention: Bankruptcy Department,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408
2960638 +Petland, 250 Riverside Street, Chillicothe, OH 45601-2611
2960639 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609, Greenville, TX 75403-5609
2960640 +Va Department Of Taxation, Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156

The following entities were noticed by electronic transmission on Jan 26, 2010.

2960624 +EDI: CAPITALONE.COM Jan 26 2010 17:53:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
PO Box 5155, Norcross, GA 30091-5155
2960630 +EDI: HFC.COM Jan 26 2010 17:53:00 HSBC Retail Services, P.O. Box 15521,
Wilmington, DE 19850-5521
2960631 EDI: IRS.COM Jan 26 2010 17:53:00 Internal Revenue Service, Insolvency Unit,
400 North 8th St., Box 76, Richmond, VA 23219-0000
2960632 EDI: IRS.COM Jan 26 2010 17:53:00 Internal Revenue Service***, P O Box 21126,
Philadelphia, PA 19114-0000
2960637 +EDI: RESURGENT.COM Jan 26 2010 17:53:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
2981882 EDI: RECOVERYCORP.COM Jan 26 2010 17:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
2960641 +EDI: AFNIVZWIRE.COM Jan 26 2010 17:53:00 Verizon, PO Box 3397, Bloomington, IL 61702-3397
2960643 EDI: WFNNB.COM Jan 26 2010 17:53:00 Victoria's Secret, PO Box 659728,
San Antonio, TX 78265-9728
2960642 +EDI: WFNNB.COM Jan 26 2010 17:53:00 Victoria's Secret, PO Box 182273,
Columbus, OH 43218-2273

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2960644 Women's Center
cr* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2010

Signature:

